



TO: Outreach Partners and Interested Parties

FROM: *Prescription Advantage*

Date: November 10, 2005

BULLETIN

This bulletin is one in a series of routine updates regarding Prescription Advantage. These notices are designed to inform a broad network of outreach partners and other interested parties about Plan updates affecting both current and future Plan members.

Prescription Advantage Members will be Automatically Enrolled in a Medicare Drug Plan

On November 15, 2005 Prescription Advantage members who are Medicare beneficiaries will be automatically enrolled in a Medicare Drug Plan. Please note this does not include members who receive their Medicare benefits through Medicare Advantage Plans.

The automatic enrollment is being done to ensure our members have coverage with a Medicare Drug Plan on January 1, 2006 and are not at risk of losing their Prescription Advantage benefits. The enrollment is being done through a random selection process and each Prescription Advantage member will be assigned to a **basic** Medicare approved drug plan with a premium at or below the regional benchmark (\$30.27 per month in Massachusetts).

Prescription Advantage members included in the auto-enrollment process will receive a letter during the week of November 14th that will identify the Medicare Drug Plan they have been assigned to. Although the random selection process did not take into account the drugs or the pharmacy that the member uses, the attachments included with the letter explain the steps the members must take to determine that the plan selected meets his/her needs, and what to do if the selected plan is not appropriate.

Please note: Prescription Advantage members that have coverage with Medicare Advantage Plans are not included in the auto-enrollment process and will receive a letter later this month.

November, 2005

Dear Prescription Advantage Member:

This correspondence contains important information about your Prescription Advantage benefits. Please read it carefully.

New Medicare Drug Coverage

Beginning January 1, 2006, Medicare will offer prescription drug plans to help pay for prescription drug costs. Prescription Advantage will change when this new Medicare program takes effect. This means that Medicare will pay for your prescriptions first and then Prescription Advantage will pay for certain costs not covered by the Medicare drug plan. You were recently sent information about how Prescription Advantage will work with your Medicare drug plan in a separate mailing.

Prescription Advantage Members MUST be Enrolled in a Medicare Drug Plan

The Commonwealth of Massachusetts requires all Prescription Advantage members who are Medicare beneficiaries be enrolled in a Medicare drug plan with coverage starting January 1, 2006. In other words, to keep Prescription Advantage benefits after January 1, 2006 (for certain benefits not covered by Medicare), you must be enrolled in a Medicare drug plan.

Automatic Enrollment into a Medicare Drug Plan

To help you keep your Prescription Advantage benefits after January 1, 2006, Prescription Advantage has automatically assigned you to a Medicare drug plan. Medicare's auto-enrollment process requires random assignment of Prescription Advantage members into drug plans. Therefore, the Medicare drug plan assigned to you was randomly selected from a list of Medicare approved drug plans in your area and does not take into account the prescription drugs that you use or the pharmacy that you use. All Medicare approved prescription drug plans meet Medicare's standards for access to medications.

Information Regarding the Medicare Drug Plan You Have Been Enrolled In:

You have been automatically enrolled in:

XXXXXXXXXXXX

Medicare Prescription Drug Plan

XXX-XXX-XXXX

XXX-XXX-XXXX (TTY)

Plan X will send you more information about the benefits available in their plan.

If you choose to select a different Medicare drug plan other than the Medicare drug plan assigned to you, **you must make this change between November 15 and December 31, 2005**, otherwise the Medicare drug plan assigned to you will **automatically take effect on January 1, 2006**.

Prescription Advantage recommends that you do not deduct your monthly Medicare drug plan premium from your Social Security check. You may be receiving premium assistance from Prescription Advantage and Prescription Advantage will need to coordinate the payment of your premium assistance directly with your Medicare drug plan.

IMPORTANT MESSAGE

There are special rules for Prescription Advantage members who have drug coverage through a past employer or current employer, union, or Medigap plan. Please contact Prescription Advantage Customer Service to ensure that your drug coverage from these plans is not disrupted.

If you do not want to join a Medicare drug plan call **1-800-MEDICARE (1-800-633-4227)** after November 15, 2005 and tell them you do not want to join a Medicare drug plan.

Please keep in mind, if you **do not join a Medicare drug plan by December 31, 2005, you will lose your Prescription Advantage benefits as of January 1, 2006. Also, if you change your mind and decide to join later, you may be subject to higher Medicare drug plan premiums if you join after May 15, 2006.**¹

Prescription Advantage is available to help you understand your new benefits. Please feel free to call customer service (toll free) at 1-800-AGE-INFO (1-800-243-4636) or TTY for the deaf and hard of hearing at 1-877-610-0241.

Sincerely,
Prescription Advantage

¹ Prescription Advantage is considered to be *non-creditable coverage* for Medicare beneficiaries. This means that Prescription Advantage will not pay as much for prescription drugs as the standard Medicare prescription drug coverage will pay.

Help with Comparing Medicare Drug Plans

There are organizations available to help you compare Medicare drug plans and to answer questions that you may have about your drug coverage.

Important Resources:

- ✓ **Prescription Advantage Customer Service** - For assistance with your Prescription Advantage benefits and to get additional information about available Medicare drug plans.
1-800-AGE-INFO (1-800-243-4636) or TTY (toll free) for the deaf and hard of hearing at 1-877-610-0241
www.800ageinfo.com
- ✓ **SHINE** - (Serving the Health Information Needs of Elders) – Individual health insurance counseling available to all Medicare beneficiaries.
1-800-AGE-INFO (1-800-243-4636), press 2 or TTY (toll free) 1-800-872-0166
www.medicareoutreach.org
- ✓ **MassMedLine** - A resource for prescription drug information and assistance. Pharmacists are available to assist you.
1-866-633-1617
TTY/TDD users should ask the operator to call the MassMedLine toll-free number
www.massmedline.com
- ✓ **Medicare** - For general assistance with the Medicare Part D benefits and the Medicare drug plans. Please look for the *Medicare and You* handbook that was sent to you in October. Contact Medicare if you did not receive it.
1-800-MEDICARE
TTY (toll free) 1-877-486-2048
www.medicare.gov

How Do I Change to a Different Medicare Drug Plan?

It is important for you to be enrolled in a Medicare drug plan that best meets your needs. You may stay enrolled in the plan that Prescription Advantage has auto-enrolled you in or you may change to another available plan.

There are things to consider when choosing the plan that best meets your needs:

1. The list of drugs the plan will cover (also known as the formulary)
2. The pharmacies that participate in the plan (and their locations)
3. The cost of the plan

There are a number of Medicare drug plans available in Massachusetts. They are listed in the section called "Medicare Drug Plans."

If you decide to change to another Medicare drug plan, you must contact that organization directly.

You may change Medicare drug plans as many times as you wish until **December 31, 2005**. You will have one other opportunity to change Medicare drug plans during Medicare's open enrollment period between **January 1, 2006** and **May 15, 2006**.

There are many organizations available to help you understand how the Medicare prescription drug coverage will work and to help you choose the Medicare drug plan that best meets your needs. Please refer to the section called "Help with Comparing Medicare Drug Plans" contained in this mailing.

How Do I Change to a Different Medicare Drug Plan?

Medicare Drug Plans

The Medicare drug plans offered in Massachusetts are listed below. If you would like information on a specific plan, call and ask about their Medicare drug plan. Each company may offer several types of plans.

Medicare Prescription Drug Plans Available in Massachusetts	
Company Name	Telephone
Aetna Life Insurance Company	(800) 213-4599
Blue Cross and Blue Shield of Massachusetts	(877) 865-2522 / TTY (800) 522-1254
CIGNA HealthCare	(800) 735-1459
Community Care Rx	(866) 684-5353
AdvantraRx	(800) 882-3822
Health Net Life Insurance Company	(800) 547-8734 / TTY (800) 929-9955
Humana Inc.	(800) 281-6918 / TTY (877) 833-4486
Medco Health Solutions Inc. (YOURx PLAN)	(800) 758-3605
PacifiCare Life and Health Insurance Company	(800) 562-6223 / TTY (800) 498-5428
Prescription Pathway	(800) 766-3233 / TTY (866) 222-3904
RxAmerica	(877) 279-0370
SilverScript Insurance Company	(866) 235-5660 / TTY (877) 486-2048
Sterling Prescription Drug Plan	(888) 858-8572
United American Insurance Company	(866) 524-4169
United HealthCare Insurance Company	(888) 556-7047 / TTY (888) 730-4192
Unicare	(800) 928-6201
WellCare	(888) 550-5252 / TTY (877) 247-6272

Medicare Advantage plans are health plans where you get all of your Medicare covered healthcare through that plan.

Massachusetts Medicare Advantage Plans with Prescription Drug Coverage	
Company Name	Telephone
Blue Cross & Blue Shield – Massachusetts (<i>Blue Care 65</i>)	(800) 678-2265
Fallon Community Health Plan (<i>Fallon Senior Plans</i>)	(888) 846-5997
Harvard Pilgrim Health Care (<i>First Seniority</i>)	(800) 779-7723
Tufts Health Plan (<i>Medicare Preferred HMO or PPO</i>)	(888) 394-3969

Important Dates

<u>October 17, 2005</u>	As of this date, Medicare drug plan information is available online at www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week.
<u>November 15, 2005</u>	The earliest date that you can change from the drug plan, you were enrolled in by Prescription Advantage, into another drug plan of your choice.
<u>December 31, 2005</u>	You may change to a different Medicare drug plan as many times as you need to until this date.
<u>January 1, 2006</u>	You must be enrolled in a Medicare drug plan in order to keep your Prescription Advantage benefits by this date.
<u>January 1, 2006</u>	Medicare prescription drug benefits begin.
<u>May 15, 2006</u>	You may transfer to another Medicare drug plan only <u>one time</u> between January 1, 2006 and May 15, 2006.
<u>November 15, 2006</u>	Medicare's Annual Coordinated Election Period, which is the next time a Prescription Advantage member can change to a different plan.
<u>December 31, 2006</u>	The end of Medicare's Annual Coordinated Election Period. After this date, Prescription Advantage members will need to wait until the next Annual Coordinated Election Period which begins on November 15, 2007.

Important Dates

What Do I Need to Do?

1. Review the materials contained in this mailing and other information on the Medicare drug plans and determine if the Medicare drug plan that you have been auto-enrolled in by Prescription Advantage is right for you. Remember, because Prescription Advantage had to randomly assign members into a Medicare drug plan, we could not take into account the medications that you take or the pharmacies that you use.
2. Contact Prescription Advantage Customer Service at **1-800-AGE-INFO (1-800-243-4636)** or TTY (toll free) for the deaf and hard of hearing at 1-877-610-0241 if you would like information about other available Medicare drug plans. For additional resources, refer to the section in this mailing called “Help with Comparing Medicare Drug Plans.”
3. Determine if you would like to remain enrolled in the Medicare drug plan assigned to you in this letter or if you would like to select another one. Please refer to the “How Do I Change to a Different Medicare Drug Plan?” section contained in this mailing. If you would like to select another Medicare drug plan, contact the Medicare drug plan directly.

**You must be enrolled in a Medicare drug plan by
January 1, 2006 in order to keep your Prescription Advantage benefits.**

What Do I Need to Do?